

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

**One Bowling Green
New York, NY 10004-1408**

IN RE: Jennifer Liburd

CASE NO.: 11-11246-shl

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-4029

**DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 3/21/11 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. § 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Ian J. Gazes is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 7/7/11

Sean H. Lane, Bankruptcy Judge

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Pg 3 of 4
 United States Bankruptcy Court
 Southern District of New York

In re:
 Jennifer Liburd
 Debtor

Case No. 11-11246-shl
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User: aho
 Form ID: 155

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jul 07, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2011.

db	+Jennifer Liburd, 686 East 234th Street, Apt. B9, Bronx, NY 10466-2730
smg	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	New York City Dept. Of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
smg	United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417, New York, NY 10007-1701
ust	+United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5475608	+CAPITAL ONE BANK (USA), N.A., C/O FORSTER & GARBUS LLP, 60 MOTOR PARKWAY, COMMACK, NY 11725-5710
5475610	CCB CREDIT SERVICES, INC., C/O CITIFINANCIAL AUOT, LTD., P.O. BOX 272, SPRINGFIELD, IL 62705-0272
5475614	+HOME DEPOT CREDIT SERVICE, PROCESSING CENTER, DES MOINES, IA 50364-0001
5475617	+JEFFREY G. LERMAN, P.C., 170 OLD COUNTRY ROAD, SUITE 600, MINEOLA, NY 11501-4313
5476021	+Jeffrey Hill, 686 East 234th Street, Bronx, NY 10466-2752
5475619	MONTEFIORE MEDICAL CENTER, P.O. BOX 4296, CHURCH STREET STATION, NEW YORK, NY 10261-4296
5475620	MONTEFIORE PROFESSIONAL SVCS., DEPT. OF ANESTHESIOLOGY, P.O. BOX 4772/CHURCH ST. STN., NEW YORK, NY 10261-4772
5475622	OCWEN, P.O. BOX 6440, CAROL STREAM, IL 60197-6440
5475623	QVC, QCARD/GEMB, P.O. BOX 530905, ATLANTA, GA 30353-0905
5475624	+RONALD MOSES BADGE 10 MARSHALL, CITY OF NEW YORK, 116 JOHN STREET, 15TH FLOOR, NEW YORK, NY 10038-3300
5475625	S&P ASSET, LLC, 1845 HWY 935, KALISPELL, MT 59901
5475626	+SOCIAL SECURITY ADMINISTRATION, P.O. BOX 3430, PHILADELPHIA, PA 19122-0430
5475628	+WELLS FARGO FINANCIAL, NATIONAL BANK, P.O. BOX 98752, LAS VEGAS, NV 89193-8752

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5475607	EDI: CAPITALONE.COM Jul 07 2011 19:13:00	CAPITAL ONE BANK, P.O. BOX 71083, CHARLOTTE, NC 28272-1083
5475609	EDI: CHASE.COM Jul 07 2011 19:13:00	CARDMEMBER SERVICES, P. O. BOX 15153, WILMINGTON, DE 19886-5153
5475611	EDI: WFNNB.COM Jul 07 2011 19:13:00	EXPRESS, P.O. BOX 659728, SAN ANTONIO, TX 78265-9728
5475612	EDI: RMSC.COM Jul 07 2011 19:13:00	GAP/GEMB, P.O. BOX 530942, ATLANTA, GA 30353-0942
5475613	EDI: HFC.COM Jul 07 2011 19:13:00	HFC, P.O. BOX 17574, BALTIMORE, MD 21297-1574
5475615	EDI: HFC.COM Jul 07 2011 19:13:00	HSBC CARD SERVICES, P.O. BOX 17051, BALTIMORE, MD 21297-1051
5475616	EDI: RMSC.COM Jul 07 2011 19:13:00	JC PENNY, P.O. BOX 960090, ORLANDO, FL 32896-0090
5475618	EDI: TSYS2.COM Jul 07 2011 19:13:00	MACY'S, P.O. BOX 689195, DES MOINES, IA 50368-9195
5475621	EDI: WFNNB.COM Jul 07 2011 19:13:00	NEW YORK & COMPANY, P.O. BOX 659728, SAN ANTONIO, TX 78265-9728
5475627	EDI: WFNNB.COM Jul 07 2011 19:13:00	VICTORIA'S SECRET, P.O. BOX 659728, SAN ANTONIO, TX 78265-9728

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0208-1

User: aho
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.